

**REMARKS/ARGUMENTS**

The February 16, 2005, Office Action rejected all of the previously pending claims. It is respectfully submitted that the amendments herein are provided so as to more clearly distinguish the pending claims. It is further respectfully submitted that the present amendments should not be taken as an admission that Applicants agree that the cited references are prior art, or that the combination of references cited show that the previously pending claims were obvious.

It is respectfully submitted that each of the presently pending independent claims is clearly distinguishable over the cited references.

Each of the pending independent claims now recite that each of the plurality of panels of the web pages are of a uniform size and shape. It is respectfully submitted that none of the references appear to disclose or suggest such uniformly sized panels.

The pending claims also provide that inserts are provided for a panel which provide for advanced or novice levels of information for a stock ticker symbol. It is respectfully submitted that none of the references appear to disclose or suggest such inserts for panels of a web page.

The pending claims also provide that inserts are provided for a panel, where the content of the insert is determined by requirements of the laws in the geographic region where user is located. It is respectfully submitted that none of the references appear to disclose or suggest such inserts for panels of a web page.

The above elements of the pending claims provide for an apparatus or method which allows for efficient deployment of web pages across a range of different regions, each having different legal requirements. The content of different inserts for uniformly shaped panels of the web page is varied depending on the different legal requirements of different regions. Further, different levels of information can be provided in different inserts for a panel, where the level information is determined based on user input, or user usage patterns. Further, each of the panels is a uniform shape and size, so that the panels can be viewed as a collection of panels in a single web page, and the same panels are sized so that they can be viewed individually in a display of a targeted PDA.

It is respectfully submitted that nothing in the collection of 4 different references cited by in the Office Action appear to disclose the above elements. Thus, it is respectfully submitted that the pending claims are distinguishable over the references and in condition for allowance.

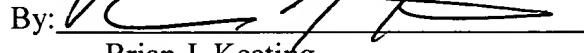
**Conclusion**

In view of the above, it is respectfully submitted that the application is now in condition for allowance. Reconsideration of the pending claims and a notice of allowance are respectfully requested.

Respectfully submitted,

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